

North Coast Family Foundation

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FINANCIAL POLICY – PLEASE RETAIN FOR YOUR RECORDS

PAYMENT INFORMATION

In order to provide you with the best services at the lowest possible costs, **we ask that you pay all Co-pays, Co-insurances and Deductibles prior to each counseling session.** NCFE will do everything possible to facilitate payment from your insurance company. However, please understand that **payment of any and all costs is ultimately your responsibility**, regardless of your insurance coverage. If your insurance company does not pay within 60 days of service, **you will be responsible for the remaining balance.** Most insurance companies limit the dollar amount and/or the number of sessions they will pay for each year. **You are responsible for any and all charges, should your insurance company not pay.** While we will make every attempt to keep current and accurate records of your benefits, we cannot guarantee eligibility, coverage or benefits; nor can we guarantee the accuracy of the information which your insurance company gives to us.

We bill only primary insurance, not secondary insurance. NCFE reserves the right to decline to handle any third-party payer with whom we are not contracted.

******MISSED APPOINTMENTS AND LATE CANCELLATIONS******

When an appointment is made, your counselor is reserving time for you. If you need to cancel your appointment, please call the office **at least 24 hours in advance.** **Failure to do so will result in a \$50.00 Late Cancellation Fee.** Insurance companies do not pay for missed appointments.

DELINQUENT PAYMENT

In the event there is an outstanding balance on your account, we trust that you will pay your bill in full upon receipt of the bill. If your account becomes past due and you do not demonstrate a good faith effort to pay off the balance, we may choose to send your account to a collection agency.

TESTING

Clients may be asked to take a standardized test for diagnostic or other purposes. There is a fee for the test and interpretation. Please be advised that many insurance companies DO NOT cover fees for testing. Please check with your insurance company to see if testing is covered under your policy.

PHONE CALLS

If you need to contact your counselor by phone, please call the office and leave a message. Phone conversations which are longer than 5 minutes will be charged at the regular hourly rate for therapy.